

him what he did during those seasons, he would tell you he was first and foremost a teacher. Roger represents the best and the brightest among educators. He's also one of the most successful high school football coaches in Minnesota history. Roger's legendary coaching career stretched over three and a half decades. His teams captured 17 conference and two section titles. His career record was 209 wins and 107 losses.

Roger Lipelt has been named recipient of virtually every coaching honor possible. Those awards were won not only because of Roger's superior coaching skills but because of his unique ability to motivate his players in a positive, uplifting way. Roger Lipelt has also been highly successful coaching both wrestling and tennis. His Wayzata High School tennis teams won two Minnesota state titles. "Coach of the Year," Minnesota All-Star Football head coach, and Hall of Fame at his alma mater, Hamline University, are just a few of the awards Roger Lipelt has received. But to simply recite Roger's remarkable coaching credentials is to not take the full measure of this great man.

Roger Lipelt truly cares about people and his community. His record of public service is as inspiring as it is long. Besides the countless young people he has helped in immeasurable ways, Roger has reached out to less fortunate people in his own backyard and across the globe in Peru.

Over the past dozen years, Roger has been deeply involved in helping the people of Peru. I have accompanied Roger to Peru twice and have seen, firsthand, the difference he has made in the lives of Peru's most impoverished people. Roger has spent countless hours with young abandoned children at CIMA Orphanage, the teenage youth leaders at Bridge House, and the poorest of the poor at Flores de Villes.

Roger Lipelt has been a friend to many families in Peru. He has facilitated numerous relationships that have been helpful in many ways. Through his efforts, 26 Minnesota families are now supporting 26 Peruvian families of Lima's "Shantytown," or Flores de Villes. Roger's group in Minnesota is known as Amigos del Peru which consists of Minnesotans who are contributing money and other resources to help the most impoverished people of Peru. Through Roger's leadership, a community health clinic has also been established at Flores de Villes.

Just like the young students whose lives Roger impacted at Wayzata High School, Roger Lipelt is now changing lives a continent away.

Mr. Speaker, Roger Lipelt is an amazing humanitarian and a legendary football coach. Please join me in honoring this great Minnesotan on his induction into the Minnesota High School Football Coaches Association's Hall of Fame. Roger is truly most deserving of our special recognition.

HONORING MS. BARBARA MELTON  
OF WHITE HOUSE, TENNESSEE  
ON THE OCCASION OF HER RETIREMENT

HON. BOB CLEMENT

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 15, 2001

Mr. CLEMENT. Mr. Speaker, I rise today to honor Ms. Barbara Ann Garland Melton of White House, Tennessee, on the occasion of her retirement after thirteen years as Library Director for the White House Inn Library.

Barbara Melton's foresight and vision as Library Director are to be commended. As the very first Library Director for the City of White House beginning in 1987, Ms. Melton upgraded the library reading selection, computer access catalog, and expanded staff, adding special programs for children, summer reading, adult education and genealogy.

The first library housed 5,500 books. Today, under Melton's direction, the library has 16,000 volumes and circulated more than 55,000 in 2000. With White House as one of the fastest growing cities in Tennessee, Melton's challenge to improve the once small town library was significant. However, she rose to the challenge with excellence and enthusiasm.

Melton also acted as curator for the White House Inn Library museum, which houses numerous artifacts, news articles, and photographs chronicling the history of White House, Tennessee. The museum is located on the upper level of the facility and is often utilized by historians and genealogists thanks to Melton's hard work.

Barbara Melton was certified as a Public Library Manager in 1997, as a graduate of the Tennessee Department of State and the University of Tennessee. Further, she graduated from the University of Tennessee Municipal training program as Municipal Generalist in 1997.

Melton's efforts have not gone unnoticed by her peers. In 1998, the White House Chamber of Commerce named her White House Citizen of the Year. In fact, I was honored to participate in that special presentation recognizing her for all that she has accomplished for the citizens of White House.

In addition to Melton's outstanding work for the City of White House, she is devoted to her husband of 39 years, Ted K. Melton, daughter Paula Eller, son-in-law Christopher Eller, and granddaughter Savannah.

I congratulate Barbara Melton and thank her for laying a successful foundation promoting literacy for all citizens of White House, Tennessee, as Library Director, and wish her the best in her retirement.

INTRODUCTION OF FINANCIAL  
SERVICES "CONSUMER BILL OF  
RIGHTS" LEGISLATION

HON. JOHN J. LaFALCE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 15, 2001

Mr. LaFALCE. Mr. Speaker, today I and number of my Democratic colleagues are in-

troducing eleven bills that would significantly expand the protections in current law for consumers of financial services. Taken together, our bills provide a "Consumer Bill of Rights" in the financial services sector and an aggressive consumer policy agenda for the 107th Congress.

Consumers confront unfair and deceptive practices that can only be described a "predatory" in connection with almost every financial decision that affects daily lives. We see predatory practices in connection with the homes we buy, with the automobiles we buy or lease, with the credit cards we use for everyday purchases and with the short-term credit we need to stretch our paychecks. Most disturbing, we are seeing predatory practices in connection with the most intimate and confidential aspects of our personal lives and our financial privacy.

The financial marketplace has changed significantly in recent years, but not all the changes have been positive for consumers. Two broad trends, in particular, greatly concern me. The first involves the growing segmentation of financial services into two separate and unequal financial services structures—one for middle and upper income individuals that involves traditional regulated and insured financial institutions; a second for lower-income households that involves higher cost services from less-regulated finance companies, check cashing firms, payday lenders and other quasi-financial entities. Millions of American families are being relegated to a substructure of subprime credit and high-cost services from which few will escape.

The second trend involves the growing acceptance and adoption by traditional financial institutions of the predatory ethics and abusive practices of what was considered, until recently, the fringe elements of the financial services sector. Where once the local bank epitomized integrity, confidentiality and customer service, today the practices of some of our traditional institutions are nearly inseparable from the non-regulated lender that pushes unaffordable debt and preys on consumers' misfortune. The practices once the province of the loan shark are now common placed in the market for credit cards, second mortgages, auto financing and other short-term debt.

These changes have been gradual, but their effect is unmistakable. Some of our Nation's largest and most respected financial institutions now see few problem in acquiring a widely denounced predatory mortgage company or having their name associated with chains of pawn shops and check cashing outlets.

The growing complexity of today's financial marketplace, by itself, should prompt Congress to consider additional measures to protect consumers. But these trends toward market segregation and predatory ethics now demand that consumers have additional rights and greater protections against unfair and abusive financial practices.

The eleven bills we are introducing today seek to address the most widespread and abusive practices confronting consumers in today's market for consumer credit and basic financial services. I will soon separately introduce with a number of my Democratic colleagues a twelfth bill that addresses a variety

of unaddressed concerns involving financial privacy and commercial use of personal financial information.

Two of the bills we are introducing today deal with abuses in an area that has come to epitomize predatory financial practices—the problems of high cost mortgage refinancing, home equity loans and home improvement loans. We have witnessed the growth of an entire industry of high-cost “subprime” commercial lenders that systematically target homeowners with low incomes or damaged credit for deceptive offers of high-cost credit. These practices seek to place borrowers more deeply in debt, strip away their accumulated equity and force many homes into foreclosure. Our bill, the “Predatory Lending Consumer Protection Act of 2001,” would expand the protections in current federal law to prevent loan packing, mortgage flipping, excessive fee financing and other practices that make abusive loans profitable. A second bill, the “Equal Credit Enhancement and Neighborhood Protection Act of 2001,” addresses the fair lending issues involved in predatory mortgage lending. It would add new federal protections to combat the discriminatory steering of racial groups to high cost loans and reverse redlining in subprime credit, and it would increase mortgage reporting requirements to help identify high-cost loans and patterns of discriminatory lending.

Two of the bills also address another area of widespread abuse—consumer credit cards. U.S. News reported earlier this week that Americans now charge more on credit cards than they spend in cash and that the average cardholder now carries a balance of more than \$4,400. The bill entitled “Consumer Credit Card Protection Amendments of 2001” addresses a variety of abuses that are common to most credit cards—inadequate disclosure of interest rates and terms, hidden fees and charges, inappropriate solicitations to minors, and penalties for practically every consumer action, including paying late, not making the minimum payment and even paying off monthly balances in full. The second bill, the “Credit Card Predatory Practices Prevention Act of 2001” addresses more systematic fraud in subprime credit card solicitations which target people with low incomes or damaged credit. It provides more specific strict prohibitions than current law against abusive sales practices, bait and switch tactics and billing schemes intended to generate interest and penalty payments.

Another important bill addresses the growing problem of “payday” loans, which involved short term extensions of credit at annual interest rates of 450 percent to 600 percent. Since payday lenders use consumers’ personal checks to secure credit advances, they hold enormous leverage over the consumer in collecting debts by threatening the loss of check writing privileges and even prosecution for writing bad checks. The “Payday Loan Consumer Protection Amendments of 2001” would end this practice by prohibiting any extension of credit based solely on a check or other instruments drawn on federally insured accounts.

Automobile leasing is another area of growing consumer abuse that is addressed by the legislation. The potential abuse in complex

lease transactions begins with the misrepresentation of lease payments and terms in lease advertisements. Today’s lease advertisements have the single purpose of enticing consumers into dealerships where they can be confined into signing almost any

Additional bills seek to update and modernize two of our nation’s most important consumer protection statutes. Key protections of the Truth in Lending Act, stated in dollar amounts in the late 1960s, have not been updated and, consequently, have been eroded by inflation and changing market practices. The “Truth in Lending Modernization Act of 2001” updates these provisions and adds new protections to assure that TILA’s important rescission and civil liability protections remain available for consumers. The “Truth in Savings Enhancement Amendments of 2001” extend the civil liability protections of the Truth in Savings Act, which will sunset on September 30, 2001, and make other changes to strengthen enforcement against deceptive practices in connection with consumer savings accounts.

Let me briefly describe the final three bills we are introducing. The “Unsolicited Loan Check Consumer Protection Act of 2001” would prohibit use of negotiable or “live” checks in credit solicitations. These solicitations unfairly encourage desperate consumers to take on unaffordable debt and raise unnecessary liability concerns for lost or stolen checks. The “Consumer Affordable Transaction Account Act of 2001” would require all insured banks, thrifts and credit unions to advertise and provide low-cost basic checking account services for lower-income consumers without banking accounts. The bill builds upon the basic banking account programs already required by New York and other states. My final bill, the “Consumer Banking Services Cost Assessment Act of 2001,” extends authority for the Federal Reserve Board’s annual survey of banking service fees and expands the survey to include credit unions and all fees associated with credit cards.

Mr. Speaker, recent reports indicate that American consumers are drowning in a sea of debt. While family income has stagnated, household debt has risen by more than one-third and the equity families hold in their homes is lower than it was a decade ago. These conditions create desperate consumers and encourage abusive credit practices. And the conditions will only worsen if our economy falters.

With the Truth in Lending Act of 1968, Congress recognized that consumers have a basic “right to know” the full and accurate costs of all financial services. The complexity of today’s financial marketplace now demands that consumers have new rights and greater protections against unfair and abusive practices. The eleven bills that we are introducing today offer a broad program of reform that can restore consumer protection and customer service as the guiding principles of financial services policy.

The meager attention the Congress has given to consumer protection over the last several years has been the result of Democratic prodding. We will continue to prod until these important issues get the attention they deserve. I urge the support of my colleagues for this important legislation.

# THE BOY SCOUTS OF AMERICA, REPORT TO THE NATION 2000

HON. ROBERT W. NEY

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 15, 2001

Mr. NEY. Mr. Speaker, yesterday I had the distinct pleasure to join you and a group of young leaders from the Boy Scouts of America as they presented their 2000 report to the U.S. House of Representatives. I was honored to meet with these young leaders and heroes. To further record their visit to the Capitol and efforts of the past year, I am submitting a copy of their report to follow my remarks for printing in the CONGRESSIONAL RECORD.

## REPORT TO THE NATION 2000, BOY SCOUTS OF AMERICA

In 2000, the Boy Scouts of America celebrated its 90th anniversary and the addition of its 100-millionth youth member. Nearly five million youth had the opportunity to participate in the programs of the BSA during the past year, thanks to the efforts of more than 1.48 million committed adult volunteers. All of this is made possible through support from tens of thousands of chartered organizations and community groups throughout the nation.

For our youth members and participants, Scouting is about outdoor adventure and having fun with friends. But Scouting is much more. Scouting is a values-based program designed to instill self-discipline, self-confidence, self-reliance, and self-worth—qualities that last a lifetime.

### OUR MISSION

The mission of the Boy Scouts of America is to prepare young people to make ethical choices over their lifetimes by instilling in them the values of the Scout Oath and Law.

The Boy Scouts of America has long been recognized as the nation’s foremost leader in values-based youth development. Though we tend to view our movement through statistics that highlight our strengths and accomplishments, the real focus of Scouting is the powerful impact it has on a single youth and his or her family. In a time of declining ethics and shifting morals, we remain steadfast in our purpose: to instill positive values in young people that enable them to mature into adults of strong character.

### OUR PROGRAMS

Cub Scouting. As a result of a national marketing program, Cub Scouting, for boys ages 7 to 10, served 2,114,420 youth members in 2000. Enhancement of age-appropriate programming has resulted in greater opportunity for youth to participate in Cub Scouting’s contemporary family activities. Reflecting the increased emphasis on and expansion of day, resident, pack, and family camping opportunities, more than 41 percent of Cub Scouts participated in an outdoor activity.

Boy Scouting. Membership in Boy Scouting, for 11- to 17-year-olds, reached 1,003,691 in 2000. Eagle Scout, the highest rank a Scout or Venturer can achieve, was attained by 40,029 young men. The number of Scouts who experienced a long-term camping expedition reached its greatest level ever in 2000 with 58.2 percent of all Boy Scouts and Varsity Scouts participating in these educational outdoor adventures.

Venturing. This high-adventure program for young men and women ages 14 to 20 has